Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Page 1 of 39 Document

B I (Official Form 1) (4/10) **United States Bankruptcy Court** Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): MCKEE, BARBARA, J All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 1876 SOMERSET AVE APT 1A, GLENDALE HEIGHTS, IL ZIP CODE 60139 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Z Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) ✓ Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ☐ Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ₩. Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,343,300. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR SOUNT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. 7 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors PEAD! CLEM  $\Box$  $\Box$ 1-49 50-99 100-199 200-999 1,000-5,001-10,001-50,001-25,001-5,000 10,000 25,000 50,000 100,000 Estimated Assets 7 П \$50,001 to \$100,001 to \$0 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 More than \$500,000,001 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million **Estimated Liabilities** Z П  $\Gamma$ \$50,001 to \$1,000,001 \$10,000,001 \$0 to \$100,001 to \$500,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million

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Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 2 of 39

B 1 (Official Form			Page
Voluntary Petiti (This page must b	tion be completed and filed in every case.)	Name of Debtor(s): BARBARA J MCKEE	
	All Prior Bankruptcy Cases Filed Within Last 8 Y	Years (If more than two, attach additional sheet.)	
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:	,	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affili		Iditional sheet.)
Name of Debtor:	,	Case Number:	Date Filed:
District:	Northern District of Illinois	Relationship:	Judge:
10Q) with the Sec	Exhibit A  ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor in whose debts are primarily confident to the have informed the petitioner that [he or she] is 12, or 13 of title 11, United States Code, available under each such chapter. I further confident the notice required by 11 U.S.C. § 3420	r is an individual consumer debts.)  e foregoing petition, declare that I may proceed under chapter 7, 11, e, and have explained the relief certify that I have delivered to the
Exhibit A is	is attached and made a part of this petition.	X	
			(Date)
İ	Exhibit (	C	
Does the debtor o	own or have possession of any property that poses or is alleged to pose a	a threat of imminent and identifiable harm to pu	iblic health or safety?
	Exhibit C is attached and made a part of this petition.		
☑ No.			
☐ Exhibit	it D also completed and signed by the joint debtor is attac	d, each spouse must complete and attachmade a part of this petition.  ched and made a part of this petition.	h a separate Exhibit D.)
Ø	Information Regarding the (Check any application of the Debtor has been domiciled or has had a residence, principal place of the preceding the date of this petition or for a longer part of such 180 days	cable box.) business, or principal assets in this Listrict for 1	180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partner	- -	
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but is this District, or the interests of the parties will be served in regard to the	of business or principal assets in the United Stars a defendant in an action or proceeding [in a fed	ates in this District, or deral or state court] in
	Certification by a Debtor Who Resides as (Check all applicab		
	Landlord has a judgment against the debtor for possession of debtor	n's residence. (If box checked, complete the fol	flowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	***************************************
	Debtor claims that under applicable nonbankruptcy law, there are ci entire monetary default that gave rise to the judgment for possession	ircumstances under which the debtor would be ron, after the judgment for possession was entered	permitted to cure the d, and
	Debtor has included with this petition the deposit with the court of a filing of the petition.	any rent that would become due during the 30-d	lay period after the
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).		

# Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 3 of 39

B 1 (Official Form) 1 (4/10)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	BARBARA J MCKEE
	natures natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
Signature of Joint Debtor  Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer
	***************************************
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual	
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 USC 6 110-18 USC 6 156

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re BARBARA J MCKEE	Case No
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

В	1D	(Official	Form	1	Exh	D) C	2/091-	- Cont

Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	Butua	Mkee
Date:		

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 6 of 39

B6 Summary (Official Form 6 - Summary) (12/07)

NORTHERN District Of ILLINOIS		
In re BARBARA J MCKEE	, Case No	
Debtor	Chapter 7	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 2,840.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	ĺ		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		s 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		<sup>\$</sup> 46,187.00	
G - Executory Contracts and Unexpired Leases	YES	1			12 Section 2014
H - Codebtors	YES	1			
1 - Current Income of Individual Debtor(s)	YES	)			\$
J - Current Expenditures of Individual Debtors(s)	YES				\$
TO		\$ 2,840.00	\$ 46,187.00		

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court NORTHERN District OF ILLINOIS

In re BARBARA J MCKEE ,	Case No
Debtor	
	Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	§ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	<b>\$ 1,371.00</b>
Average Expenses (from Schedule J, Line 18)	\$ 1,510.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 1,800.00

#### State the following:

state the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 46,187.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 46,187.00

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 8 of 39

B6A (Official Form 6A) (12/07)

In re BARBARA J MCKEE ,	Case No.
Debtor	(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	·	Market Market State Control of the C		
	Tol	tal <b>≻</b>	\$0.00	

(Report also on Summary of Schedules.)

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main

Document

Page 9 of 39

B6B (Official Form 6B) (12/07)

In re BARBARA J MCKEE,	Case No
Debtor	(If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	×			
3. Security deposits with public utilities, telephone companies, land-lords, and others.	×			
4. Household goods and furnishings, including audio, video, and computer equipment.		BEDROOM SET, KITCHEN DINING SET, LAPTOP, TV, COUCH, CHAIRS, ECT		1700
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		DVD'S, BOOKS, WALL PICTURES,		340
6. Wearing apparel.		PANTS, SHIRTS, SHOES, BOOTS, UNDERWEARS, ECT		800
7. Furs and jewelry.	×			
8. Firearms and sports, photographic, and other hobby equipment.	×			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	×			
10. Annuities. Itemize and name each issuer.	×			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 10 of 39

**B6B** (Official Form 6B) (12/07) - Cont.

In re BARBARA J MCKEE ,	Case No.
Debtor	(If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
Stock and interests in incorporated and unincorporated businesses.     Itemize.	×			
14. Interests in partnerships or joint ventures. Itemize.	×			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	×			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	×			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	×			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	×			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×			

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 11 of 39

B6B (Official Form 6B) (12/07) -- Cont.

In re BARBARA

ιJ	MCKEE	
De	ebtor	

Case No.	
	(lf known)

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	$\times$			
23. Licenses, franchises, and other general intangibles. Give particulars.	×			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	×			
26. Boats, motors, and accessories.	×			
27. Aircraft and accessories.	×			
28. Office equipment, furnishings, and supplies.	×			
29. Machinery, fixtures, equipment, and supplies used in business.	×			
30. Inventory.	×			
31. Animals.	×			
32. Crops - growing or harvested. Give particulars.	×			
33. Farming equipment and implements.	×			
34. Farm supplies, chemicals, and feed.	×			
35. Other personal property of any kind not already listed. Itemize.	×			
	.1	continuation sheets attached	Total➤	\$ 2,840.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 12 of 39

B6C (Official Form 6C) (04/10)

☐ 11 U.S.C. § 522(b)(3)

n re	BARBARA J MCKEE	······································	Case No.	
	Debtor			(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450.*
T 11110 C 8 500/EV/2V	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

<sup>\*</sup> Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_continuation sheets attached

# Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 13 of 39

B6D (Official Form 6D) (12/07)		
In re_BARBARA J MCKEE,	Case No.	
Debtor		(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

V

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
								T-07-03-04-04-04-04-04-04-04-04-04-04-04-04-04-
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			Subtotal ► (Total of this page)				\$ <sub>0</sub>	\$ <sub>0</sub>
			Total ► (Use only on last page)				\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 14 of 39

B6E (Official Form 6E) (4/10)

In re BARBARA J MCKEE . Case No.

Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 15 of 39

B6E (Official Form 6E) (4/10) – Cont.	
In re BARBARA J MCKEE  Debtor	, Case No (if known)
Claims of certain farmers and fishermen, up to \$5,775* per farm	ner or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals  Claims of individuals up to \$2,600* for deposits for the purchas that were not delivered or provided. 11 U.S.C. § 507(a)(7).	se, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental U	d local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Claims based on commitments to the FDIC, RTC, Director of t Governors of the Federal Reserve System, or their predecessors (§ 507 (a)(9).	ository Institution  the Office of Thrift Supervision, Comptroller of the Currency, or Board of or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims for Death or Personal Injury While Debtor Was I Claims for death or personal injury resulting from the operation drug, or another substance. 11 U.S.C. § 507(a)(10).	Intoxicated  n of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on 4/01/13, and every three	e years thereafter with respect to cases commenced on or after the date of adjustment
	the state attracted
	continuation sheets attached

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 16 of 39

	Debtor		(if known)
In re	BARBARA J MCKEE	, Case	No.
<b>B6F</b> (	Official Form 6F) (12/07)		

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 814177XXXX MERCHANTS CREDIT GUIDE 06/01/2014 \$100.00 1308 Illinois 37, West Frankfort, IL. COLLECTION 62896 ACCOUNT NO. 813210XXX MERCHANTS CREDIT GUIDE 07/01/2013 \$803.00 1308 Illinois 37, West Frankfort, IL COLLECTION 62896 ACCOUNT NO. 813086XXXX MERCHANTS CREDIT GUIDE 03/01/2013 \$685.00 1308 Illinois 37, West Frankfort, IL COLLECTION 62896 ACCOUNT NO. 813029XXX MERCHANTS CREDIT GUIDE 01/01/2013 \$251.00 1308 Illinois 37, West Frankfort, IL COLLECTION 62896 Subtotal> \$ 1839 \$ continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 17 of 39

Official Form 6F (12/07) - Cont.

In re <u>BARBARA J MCKEE</u> ,	Case No.	
Debtor	(if know	/n)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 812108XXX							
MERCHANTS CREDIT GUIDE 1308 Illinois 37, West Frankfort, IL 62896			04/01/2012 COLLECTION				\$574.00
ACCOUNT NO. 340XXXX	-						
CREDITORS COLLECTION 3294 Pacific PI SW, Albany, OR 97321			03/01/2010 COLLECTION				\$469.00
ACCOUNT NO. 47XXXX							
A/R CONCEPTS 33 W. Higgins Rd., Suite 715, South Barrington, IL 60010			03/18/2014				\$200.00
ACCOUNT NO. 69780050XXXX							
COMENITY BANK/LNBRYANT PO Box 182273 Columbus, Ohio 43218-2273		`	03/01/2010 COLLECTION				\$256.00
ACCOUNT NO. 4536XXXX							
ENHANCED RECOVERY CO 8014 Bayberry Rd. Jacksonville, FL 32256.			02/01/2011 COLLECTION				\$239.00
Sheet noofcontinuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subt	otai≯	\$ 1738
		(Report a	(Use only on last page of the c lso on Summary of Schedules and, if appli Summary of Certain Liabili	cable on	d Schedu the Stati	istical	\$

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 18 of 39

Official Form 6F (12/07) - Cont.

In re BARBARA J MCKEE ,	Case No.
	(if known)
Debtor	(II KIUWII)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1445XXXX							
HARVARD COLLECTION 4839 N Elston Ave, Chicago, IL 60630			07/01/2012 COLLECTION				\$1,273.00
ACCOUNT NO. 810047XXXX							
MERCHANTS CREDIT GUIDE 1308 Illinois 37, West Frankfort, IL 62896			02/01/2010 COLLECTION			***************************************	\$851.00
ACCOUNT NO. 809352XXXX							
MERCHANTS CREDIT GUIDE 1308 Illinois 37, West Frankfort, IL 62896			12/01/2009 COLLECTION			**************************************	\$476.00
ACCOUNT NO. 3058798XXXX							
NORTHWEST COLLECTION 3601 W Algonquin Rd, Rolling Meadows, IL 60008			10/01/2013			**************************************	\$180.00
ACCOUNT NO.							
PARSON BISHOP COLLECTIONS 7870 Camargo Rd, Cincinnati, OH 45243			06/01/2010 COLLECTION				\$657.00
Sheet noofcontinuation sheets attached to Schedule of Creditors Holding Unsecured  Nonpriority Claims					total➤	\$ 3437	
Total ➤  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 19 of 39

Official Form 6F (12/07) - Cont.

In re BARBARA J MCKEE ,	Case No.
Debtor	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
TURNER ACCEPTANCE CRP 5900 W. Howard St. Skokie, IL 60077			01/01/2013 COLLECTION				\$4,612.00
ACCOUNT NO. 70000180077XXXX							
US DEPT OF EDUCATION 400 Maryland Avenue, SW Washington, D.C. 20202			03/01/2001 LOAN				\$4,054.00
ACCOUNT NO. 745476XXXX					-		
US DEPT OF EDUCATION 400 Maryland Avenue, SW Washington, D.C. 20202			03/01/2001 LOAN				\$18,727.00
ACCOUNT NO. 10001XXXX							
GFS 11 LLC 80 Arkay Drive, Suite 110, Hauppauge NY 11788			09/01/2012 COLLECTION				\$11,714.00
ACCOUNT NO. 1253XXXX			· · · · · · · · · · · · · · · · · · ·				
UNIQUE NATIONAL COLLECTION 119 E. Maple Street, Jeffersonville, IN 47130			08/01/2012 COLLECTION				\$66.00
Sheet noofcontinuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					otal≯	\$ 39173	
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					ile F.) istical	\$	

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 20 of 39

B6G (Official Form 6G) (12/07)	
In re BARBARA J MCKEE	Case No.
Debtor	(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

Case 14-42336	Doc 1	Filed 11/24/14	Entered 11/24/14 11:08:57	Desc Mair
		Document	Page 21 of 39	

B6H (Official Form 6H) (12/07)

In re BARBARA J MCKEE	Case No
Debtor	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
]	

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 22 of 39

**B6I (Official Form 6I) (12/07)** 

In re BARBARA J MCKEE ,	Case No
Debtor	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE		
Status: SINGLE	RELATIONSHIP(S):		AGE(S):
Employment:	DEBTOR		SPOUSE
Occupation CNA	•		
Name of Employer	RAY GRAHAM ASSOCIATION		
low long employed			
Address of Employe	<sup>ET</sup> 911 WARRENVILLE ROAD LISLE, IL.		
COME: (Estimate o	of average or projected monthly income at time	DEBTOR	SPOUSE
case f	iled)	0.00	an and an
Monthly gross was	ges, salary, and commissions	\$ 0.00	3
(Prorate if not pa		<b>\$ 1,800.00</b>	\$
Estimate monthly			
SUBTOTAL			· · · · · · · · · · · · · · · · · · ·
OUDIVIAL		\$_1,800.00	\$_0.00
LESS PAYROLL		\$ 242.00	<b></b>
a. Payroll taxes an	d social security	\$0.00	. 3
b. Insurance c. Union dues		§ 187.00	\$ \$
	:	\$0.00	\$
SUBTOTAL OF P	AYROLL DEDUCTIONS	<b>\$_429.00</b>	\$_0.00
TOTAL NET MO?	NTHLY TAKE HOME PAY	\$ <u>1,371.00</u>	\$ <u>0.00</u>
Regular income fro	om operation of business or profession or farm	\$ 0.00	\$
(Attach detailed		§ 0.00	<u> </u>
Income from real p Interest and dividen		\$ 0.00	• • • • • • • • • • • • • • • • • • •
	nance or support payments payable to the debtor for	\$ 0.00	. S
the debtor's use	e or that of dependents listed above government assistance	\$_0.50	<u> </u>
(Specify):	government assistance	§ 0.00	\$
	nent income	\$ 0.00	\$
Other monthly inc	ome		• • • • • • • • • • • • • • • • • • •
(Specify):		\$ 0.00	<u> </u>
SUBTOTAL OF	LINES 7 THROUGH 13	<u>\$ 0.00</u>	\$ 0.00
AVERAGE MON	ITHLY INCOME (Add amounts on lines 6 and 14)	<u>\$ 1,371.00</u>	\$ 0.00
COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	\$ 1.3	371.00
als from line 15)	·	(Report also on Sun on Statistical Summ	nmary of Schedules and, if applicable, ary of Certain Liabilities and Related Da
Describe any inco	ease or decrease in income reasonably anticipated to	occur within the vea	r following the filing of this document

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 23 of 39

B6J (Official Form 6J) (12/07)

In re BARBARA J MCKEE ,	Case No.
Debtor	(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 750.00 a. Are real estate taxes included? Yes \_\_\_\_\_No\_ b. Is property insurance included? Yes \_\_\_\_\_ No \_\_\_\_ € 80.00 2. Utilities: a. Electricity and heating fuel b. Water and sewer \$ 0.00 c. Telephone \$ 55.00 d. Other \$ 0.00 3. Home maintenance (repairs and upkeep) \$ 0.00 4. Food \$ 250.00 5. Clothing \$ 150.00 6. Laundry and dry cleaning \$ 75.00 7. Medical and dental expenses \$ 0.00 8. Transportation (not including car payments) **\$ 150.00** 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10 Charitable contributions \$\_0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 a. Homeowner's or renter's b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 0.00 e. Other\_ \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 0.00 b. Other \$ 0.00 c. Other \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other \$ 0.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, s 1,510.00 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME s 1,371.00 a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 1,510.00 c. Monthly net income (a. minus b.) \$ -139.00

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 24 of 39

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	BARBARA J MCKEE	
Debtor		

Case No. (if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	r~ 1
-	D. L. Me Da
Date	Signature: Living Debtor
Date	
Jan	Signature: (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
he debtor with a copy of this document and the notices an promulgated pursuant to 11 U.S.C. § 110(h) setting a max:	uptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been imum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum not or accepting any fee from the debtor, as required by that section.
rinted or Typed Name and Title, if any, f Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual, sto who signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne
ddress	
(	Date
ames and Social Security numbers of all other individual	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
more than one person prepared this document, uttach ac	lditional signed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the prot 8 U.S.C. § 156.	visions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. $\S$ 110
bankruptcy petition preparer's failure to comply with the prov	
bankruptcy petition preparer's failure to comply with the proves U.S.C. § 156.  DECLARATION UNDER PENA  I, the	visions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
bankruptcy petition preparer's failure to comply with the profit U.S.C. § 156.  DECLARATION UNDER PENA  I, the	ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
bankruptcy petition preparer's failure to comply with the proves U.S.C. § 156.  DECLARATION UNDER PENA  I, the	ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
bankruptcy petition preparer's failure to comply with the profit B.U.S.C. § 156.  DECLARATION UNDER PENA  I, the	ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my

B7 (Official Form 7) (4/10)

#### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re: BARBARA J MCKEE ,	Case No.
Debtor	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 2. Income other than from employment or operation of business

X

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING 2



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

<sup>\*</sup>Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
COURT OR AGENCY
AND LOCATION
DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one** year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF

AND VALUE

OF PROPERTY

OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF BEDORGERSION

DESCRIPTION

	Date of Reposession,	DESCRIPTION
NAME AND ADDRESS	FORECLOSURE SALE,	AND VALUE
OF CREDITOR OR SELLER	TRANSFER OR RETURN	OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED

AND VALUE RECEIVED



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

6

CONTENTS

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF

OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE **ENVIRONMENTAL** 

7

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

#### Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Page 32 of 39 Document

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

**BEGINNING AND** 

8

NAME

OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

9

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

10

#### 22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Page 35 of 39 Document

11

[lf completed by an individual or individu	al and spouse]
I declare under penalty of perjury that I hat affairs and any attachments thereto and the	ave read the answers contained in the foregoing statement of financial at they are true and correct.
Date	Signature Perduvi MKCC of Debtor
Date	Signature of Joint Debtor (if any)
[If completed on behalf of a partnership or corporal declare under penalty of perjury that I have read thereto and that they are true and correct to the best	he answers contained in the foregoing statement of financial affairs and any attachments
Date	Signature
[An individual signing on behalf of a partnership or	Print Name and Title r corporation must indicate position or relationship to debtor.]
•	continuation sheets attached
renaity for making a faise statement: Fine of up t	o \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under penalty of perjury that: (1) I am a bankruptcy compensation and have provided the debtor with a copy of this and 342(b); and, (3) if rules or guidelines have been promulgat	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), ed pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by the maximum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankruptey Petition	Preparer Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the responsible person, or partner who signs this document.	e name, title (if any), address, and social-security number of the officer, principal,
Address	
X Signature of Bankruptcy Petition Preparer	Date
	prepared or assisted in preparing this document unless the bankruptcy petition preparer is

Na not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

	TES BANKRUPTCY COURT DISTRICT OF ILLINOIS	
In re: BARBARA J MCKEE	Case No: Chapter7	(if known)
Debtor(s)		
VERIFICATIO	N OF CREDITOR MATRIX	
The above named Debtor(s) he true and correct to the best of my/the	nereby verifies that the attached list of ir knowledge.	creditors is
Date:	Budaka MH Debtor	<u>Lee</u>
Date:	Joint Debtor	

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# <u>Chapter 11</u>: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Case 14-42336 Doc 1 Filed 11/24/14 Entered 11/24/14 11:08:57 Desc Main Document Page 39 of 39

B 201B (Form 201B) (12/09)

## UNITED STATES BANKRUPTCY COURT

In re Baldon Mikes  Debtor	Case No
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE  Certification of [Non-Attorney] Bankruptcy Petition Preparer I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
I (We), the debtor(s), affirm that I (we) have received and Code.  Printed Name(s) of Debtor(s)	on of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy  X Signature of Debtor  Date
Case No. (if known)	X

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.